Congresswoman Kaptur, participating in a virtual town hall meeting on WTOL-TV in Toledo, urged constituents to call her office if they need information on financial issues such as Social Security, foreclosures and unemployment. Kaptur also repeated her challenge to Northern Ohio residents to plant "victory gardens" this summer and donate a portion of the crop to local food banks.

"We are challenging people to plant victory gardens," she said. "All we ask is that when you grow food for your family that you give some of it to your local food kitchen or a local food bank." She directed potential victory gardeners to a web site: VictoryInTheGarden.osu.edu.

Kaptur was joined on the panel by Rita Mansour, a certified financial planner; Luke Rowe, a foreclosure attorney; and Chuck Parcher, regional manager for Huntington Bank.

Kaptur repeated her advice for families facing home foreclosure: "Stay in your home. Get proper legal representation."

She vowed that she would "never vote to get rid of Social Security for this country," describing the program as "the major social safety net for the families of this nation."

Kaptur again castigated large banks for causing the national economic crisis. Naming JPMorgan Chase, Citigroup, Bank of America, HSBC and Wells Fargo as culprits, she said they "basically made us, the taxpayer, their insurance company. They have that much power. It's way too much power."

She said legislation to rein in the credit card industry is imperfect, but still needed to require companies to operate more fairly and cap interest rate increases. The bill passed the House and is awaiting action in the U.S. Senate.

She said, "The two most important things we can do right now is to ease the credit lines ... and have a health plan for small business that is competitive."